

Give the gift *of a lifetime!*

Is Lifetime Legacy Right for you?

- ▶ Do you have money set aside that you hope to pass on to your loved ones or your favorite charity? ☐ Yes ☐ No
- ▶ Would you like to increase the amount of money that is earmarked for your heirs? ☐ Yes ☐ No
- ▶ Do you have assets you don't currently need for income, but are concerned that you may need this money if you are permanently confined to a nursing home? ☐ Yes ☐ No
- ▶ If you never need the money for emergencies, would you want your heirs to receive it free of income tax and possibly avoid the potential costs and delays of probate? ☐ Yes ☐ No

Lifetime Legacy is not for everyone, but if you answered "Yes" to any of the questions above, this policy may be right for you. Lifetime Legacy is a universal life insurance policy designed specially for wealth transfer planning. **For more information, contact [Agent Name] at [Phone Number] or [email address].**

Meet Susan

Susan has \$50,000 in a CD. She is not using this savings for income and hopes to one day pass it on to her daughter. With the CD, Susan earns 4%, which is taxed every year leaving her after-tax earnings at only 2.88%.

By repositioning the CD into Lifetime Legacy, Susan substantially increased the estate earmarked to pass to her daughter. She turned her CD into an initial death benefit of \$89,580 that will likely pass on to her daughter free of income tax and possibly outside of probate.

Susan's biggest concern is accessing her funds. Should Susan ever become permanently confined to a qualified nursing facility, or is diagnosed with a qualifying critical illness, up to \$71,664 of the death benefit is available to her.*



All information shown here is hypothetical, intended for illustrative purposes only, and not guaranteed. Assumptions: 68-year-old female, non-smoker in the 28% tax bracket. No penalties were applied for withdrawing money from the CD. No policy loans, withdrawals, or accelerations of the death benefit have been taken.

*Access to up to 80% of the death benefit (up to \$250,000) should you become permanently confined to a qualified nursing facility or are diagnosed with a qualifying terminal illness, assuming no loans or withdrawals are taken. The permanent nursing home confinement benefit is payable after a 90-day elimination period from the time confinement begins. Because accelerated benefit payments are treated as loans against the policy, interest will apply and will gradually decrease the proceeds payable.

Americo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY and VT. Lifetime Legacy (Policy Series 258), the Accelerated Benefit Payment Rider (Rider Series 2149) and the Accidental Death Benefit (Rider Series 2169) are underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO and may vary in accordance with state laws. Some products and riders may not be available in all states. Certain restrictions apply. Consult contract and riders for all limitations and exclusions. Neither Americo Financial Life and Annuity Insurance Company nor any agent representing the company can give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material. Lifetime Legacy may be designated as a Modified Endowment Contract (MEC). Distributions of gain are subject to income taxation rules and IRS early distribution penalties. Please consult your tax advisor for further details.

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